

FILED

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CLERK US DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA
BY DEPUTY

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Vista, CA 92084
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In Pro Se

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA**

ROY TUCK,

Plaintiff,

vs.

MERRICK BANK CORPORATION,
EQUIFAX INC.,
TRANS UNION LLC,
EXPERIAN INFORMATION SOLUTIONS
INC., DOES 1 THROUGH 25, inclusively,

Defendants,

CASE NO: **16CV0877 BEN KSC**

**CONSUMER NOTICE OF
DISPUTE OF DEBT**

CONSUMER NOTICE OF DISPUTE OF DEBT

COMES NOW, ROY TUCK, pursuant to 15 U.S.C. §1692g,
Fair Debt Collection Practices Act (FDCPA) hereby disputes the alleged
consumer debts in their entirety, and any and all past or present debt's the Defendant's
claims that I the Plaintiff ROY TUCK owes in the above-entitled matter.

THEREFORE, this NOTICE shall be deemed a request/demand for
"verification" and debt validation request as defined by 15 U.S.C.
§1692(g)(1)(2)(5)(b), and California Consumer Protection Statutes/Laws.

Plaintiff ROY TUCK, hereby requests validation pursuant to 15 U.S.C. §1692 *et seq.*
SPECIFICALLY, I dispute as to the identity of the true owner(s) (if any) of this same
alleged consumer debts, the alleged due and owing, I dispute all signatures on the

1 Defendant's unauthenticated hearsay documents, and the Defendant's alleged authority and
2 capacity to collect and/or sue on behalf of the same. The Defendant's in the above-entitled
3 case are "debt collectors" as that term is defined by 15 U.S.C. 1692a(3).

4 MERRICK BANK CORPORATION is attempting to collect a "household debt" as
5 that term is defined by 15 U.S.C. §1692a(5).

6 **LASTLY**, I, Plaintiff ROY TUCK upon viewing my consumer credit
7 reports whereby it was revealed that the Defendant's are reporting numerous alleged
8 negative debts over numerous past years on my personal consumer credit reports with two
9 of the three major credit reporting agencies.

10 I, ROY TUCK, hereby request the Defendant MERRICK BANK CORPORATION
11 remove the inaccurate information immediately from my personal consumer credit reports
12 pursuant to 15 U.S.C. §1681 *et al.* Parties must comply with the requests herein in a timely
13 manner and completely. Failure to provide the above-requested documentation will result in
14 the Plaintiff ROY TUCK filing a claim for all damages and all court costs including
15 attorney's fees and costs accordingly.

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17 Dated this 9th day of April 2016.

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20 ROY TUCK, PLAINTIFF IN PRO SE
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